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Susan SHAKESPEARE

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A “one-woman show”



▶ top producer/cover story

Story by Lindsey Wells
Photography by Angela Bachmann Photography

Susan Shakespeare's progression into real estate was a natural one, as she grew up watching her mother navigate the industry's waters as an agent and broker. While attending Texas Tech University, Susan began taking real estate classes with hopes of one day getting her license. She did just that and started selling real estate in 2008 after a big downturn in the industry. Little did she know that she was on a path to major success in the Lubbock real estate market.

Before real estate, Susan and her husband, Hoy, owned and operated an auto parts store beginning in 1986. Susan did outside sales and the books while he operated the business. When computers and technology began replacing Susan's job, she became bored and started wondering what was next for her. "That's when I decided I would follow my lifelong dream of becoming a REALTOR®," she said. "I'm not sure my husband believed me at first, but now he is my right-hand helper and supporter in this ever-changing, daily challenging business."

A hands-on one-woman show, Susan handles every transaction, allowing her to provide top-notch customer service for her clients. "I believe service is the key to building business and taking care of my clients one-on-one. You have to be adaptable and innovative and trustworthy. Keeping my word is of utmost importance," she said. Perhaps what sets Susan apart from other agents is her ability

to adapt and find creative solutions to the different opportunities that arise in this ever-changing business. "I am full-time and on-call pretty much 24/7," she added.

Susan's almost 13 years in the business have not been without their challenges. She said finding properties to fit the needs and wants of clients is harder

said than done these days. "With so few listings and more buyers wanting to take advantage of low interest rates, it's been challenging to find properties," she said. However, real estate is a way to help other people, and that has always been Susan's dream. "I hate seeing people being taken advantage of in any business, much less buying a house or a lender charging fees

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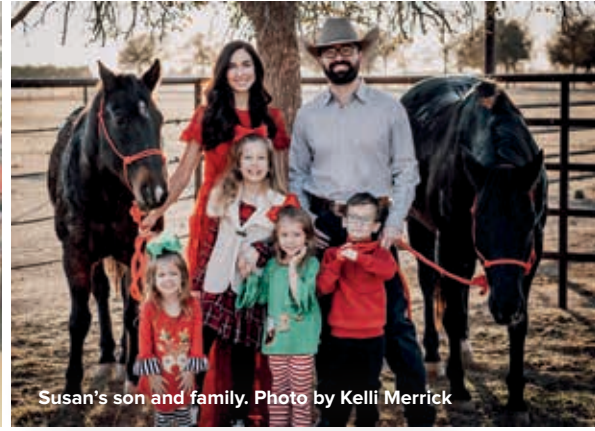
Susan and her husband, Hoy

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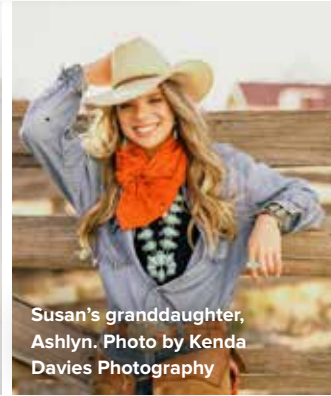
unnecessarily.” Seeing her clients’ faces light up when they find the perfect house has never gotten old to Susan. She finds just as much joy in that now as she did when she first began.

That innate desire to serve others doesn’t stop at the doors of her business. Susan supports her local church and has been on multiple mission trips throughout her life, from Africa to Indiana, Minnesota, Canada, and California.

Susan and Hoy have been blessed with two beautiful children. Unfortunately, they lost their daughter, Casey, to cancer 10 years ago. “She was a fireball. Beautiful and full of life,” Susan said of her daughter. “Her determination has made me a better person and I admire her faith and strength through it all.” Their daughter left them a beautiful granddaughter, whom Susan and Hoy



Susan's son and family. Photo by Kelli Merrick



Susan's granddaughter, Ashlyn. Photo by Kenda Davies Photography

greatly cherish. They also cherish their other grandchildren from their son, Andrew, a Pulmonologist at Covenant Hospital, and daughter-in-law (law), Liesl. Their grandkids’ names are Ashlyn, Adelyn, Barron, Bellamy, and Lachlan.

Outside of real estate, Susan and Hoy enjoy horses and going to rodeos. They just recently experienced the rodeo in Arlington and saw the Calgary Stampede in Canada a couple of years ago. They also love to travel. “My husband has driven us in all 48 states on a Harley, and we were not trailering,” Susan said. “I have ridden over 132,000 miles on that bike. I would like to tour all the states again in our RV.”

In closing, Susan offers this advice to her fellow agents: “Life is short. Enjoy the ride, dance along the way. Make it fun and happy and as enjoyable as possible. This may be your bread and butter as a REALTOR®, but it’s not just about the money. It’s about people and their lives and the most important decision and the biggest purchase of their life. You have to hold their hands and walk them thru, step by step.”

Susan Shakespeare
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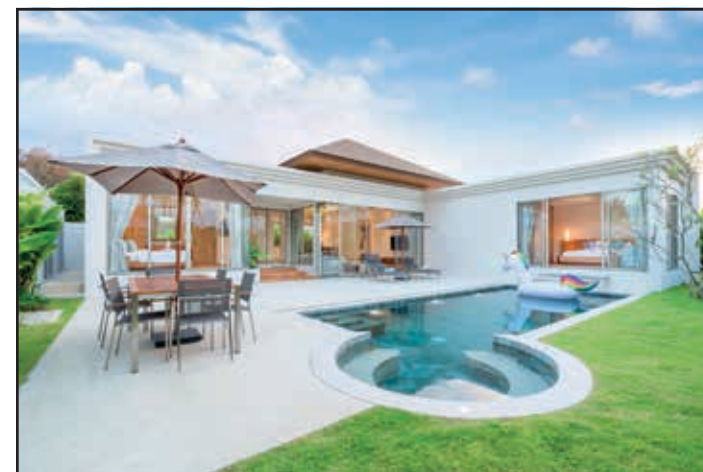
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from Whitney Chaney

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Whitney Chaney

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▶ rising star

Photography by Angela Bachmann Photography

TYLER CHANEY

OF CHANEY REALTY

When did you start your career in real estate?

January of 2015.

What did you do before you became a REALTOR®?

I was in graduate school at Texas Tech University working on master's degrees in Personal Financial Planning and Finance. I also did estate and tax planning during this time. Learning more about issues that higher net worth clients face is what got me into looking at farm and ranch and real estate investing.

What are you passionate about right now in your business? Watching my agents grow. I think it's really cool seeing new people come in and progressing through their careers, from having no knowledge base to successfully navigating their own contracts and negotiations.

What has been the most rewarding part of your business? Helping people achieve their goals, whether it be buying and selling, investing, or solving tax issues. We're helping people, and that's what's most important.

How does real estate fit into your dreams and goals? It's a way for me to make a great living while also helping benefit clients. It's one of the most proven ways in the US to grow wealth. A lot of us eventually get into investing as a result of selling real estate.

What's your favorite part of being a REALTOR®?

I like the challenge of deals. There's a lot of creative ways to structure transactions. I like taking challenging deals and thinking outside the box to find ways to make them work.

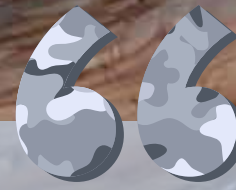
Define success. Making a living doing something I like to do while helping others achieve their goals.

Tell us about your family. I'm married to an absolute rockstar, Whitney. She's a mortgage loan officer. We met in grad school and have lived in Lubbock ever since. My family was from here. Her family is from the hill country. We're parents to two of the most legit dogs in the world, Cajun and Breitling.

Favorite books?

The Intelligent Investor by Benjamin Graham, *Blue Ocean Strategy* by W. Chan Kim, *Good to Great* by Jim Collins, *Extreme Ownership* by Jocko Willink and Leif Babin, and *Think and Grow Rich* by Napoleon Hill.

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...

Are there any charities or organizations you support? The one nearest and dearest to my wife and me is the Dallas Safari Club. We also support our church, Southcrest Baptist, Ronald McDonald House, and South Plains Food Bank.

What are your hobbies and interests outside of the business? My wife and I love to hunt. We love to be outdoors. We hunt several times a year and have several trips planned internationally for the next couple of years as well. I also love horse racing; I've been around it my whole life. I compete on a tour every year for horse racing tournaments and had the opportunity this year and next year to compete at the National Horseplayers Championship in Las Vegas. I get to compete against the best of the best. I've learned a lot and had a lot of fun so far.

How are you different? My perspective is a lot different. I have a background in finance, investment, and tax as well as now owning my own brokerage and completing my appraisal license. I'm well rounded in all of these areas and that serves as a great benefit to my clients as well as my agents. I'm a stickler for real estate law. It's imperative to understand the laws and how they impact my clients and my agency. This is my biggest strong suit.

What do you want to be remembered for? If you're one of my people, you know I have your back fiercely. My circle of people puts their trust in that. They know I would give up the shirt off my back for them, too, if it was ever needed.

Given your status and expertise, what is some advice you would give the up and coming REAL Producer? Make sure you know what you're doing before you start a transaction. It's too late to call for help once the transaction has already gone south. If you have questions, ask them early. And be yourself. Your natural market is who you're most comfortable with. People will see you for who you are and gravitate towards that.



Tyler and Whitney hunting



Tyler and his wife, Whitney

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▶▶ letter from the president

By Teresa Smith, Lubbock Association of REALTORS®

Texas REALTORS®



Love is in the air

Love is in the air as the cliché reminds us every February! Love and appreciation always remind me of member benefits! Our benefits come from three sources: National Association of REALTORS®, Texas REALTORS®, and Lubbock Association of REALTORS®. Let's start local and make our way to NAR.

Lubbock Association of REALTORS®: Here are a few of my faves!

- Keybox check out system. Veteran agents lease a Supra box for only \$15.00. What?!
- Rapattoni MLS System maintained and overseen by our Association. Includes SOS links to RPR and Showing Time. Find TrendVision here too!
- Education! Find courses to meet both CE and SAE needs. Designations are included through some of these courses.
- LAR Committees build close relationships among agents and provide community service opportunities
- LAR Luncheons provide great networking events each month and informative speakers!

Texas REALTORS®: More faves listed!

- Beneplace – Snag all kinds of discounts on name brands like Chewy, HP, Samsung, Sam's Club, Logitech, SimpliSafe, Nationwide Auto, Enterprise, and Hello Fresh.
- Booking Community – Save significant money when booking hotels at “over 800,000 hotels worldwide.”
- Office Max/Office Depot – download the discount card and

save money on printing, ink, and other office supplies.

- Prescription Discount card – Save on your prescriptions by downloading the discount card. And share it with family, friends, and clients!
 - Library of contract and various other forms that Texas REALTORS® have at their fingertips!
- Check into Texas REALTORS® and review the long list of benefits. It's easy to overlook the money savings available just for being a Member! National Association of REALTORS®: Check these out!
- REALTOR® Property Resource (RPR) easy access to information for buyers and sellers about market sales and estimated value ranges. Prepare professional reports for your listing appointments!
 - Just \$7/month provides virtual healthcare for you and your family, with unlimited visits and no co-pays. As an additional benefit, the prior activation fee has also been waived.
 - FedEx offers savings of up to 26% on FedEx Express®, up to 12% on select FedEx Ground® services, and up to 20% on select FedEx international services.

Again, check out the Member Benefits to find ways to save on everything from FedEx to appliances! There's an array of discounts and opportunities to save. All these savings really mean that your dues can be recouped each year!

Happy Valentine's Day!



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DEBORA PEREZ-RUIZ



►► broker spotlight

Story by Lindsey Wells
Photography by Angela Bachmann Photography

devoted to faith, family, and real estate

After sitting down for a conversation with broker Debora Perez-Ruiz, three things will become abundantly clear: she loves her family, she loves God, and she loves real estate.



Looking for a career that would allow her the flexibility to be there for her two daughters, Debora obtained her real estate license in 1982. “My only goal at that time was to be a present mom to my girls,” Debora said. At that time, rates were horrible—18 percent. “Since then, to see them be at 2.75 percent today tells you how far the real estate industry has come,” she added. Debora said she and fellow agents used a lot of “creative financing” at that time to make deals work, which, in turn, was great training to learn the different aspects of the real estate transaction.

In 1985, Debora became a broker and opened her own brokerage, MoVaDe Realty, in 2007. She named the company after her daughters, Monica (Barnard) and Vanessa (Babineau), as they have always been her inspiration. **Mo=Monica, Va=Vanessa, De=Debora.** Being the broker of her own firm has allowed Debora the flexibility to not only be present for her family but to provide more customized services to her clients. A promise she makes to buyers and sellers is that she will always be the one to answer their phone calls. And, as a fluent Spanish speaker, she can help her Spanish-speaking clients navigate through the home buying and selling process in a language that makes them feel comfortable and understood.

Debora is proud to have been the first Hispanic president of the Lubbock Association of REALTORS® in 2012. She was one of the very few Hispanic agents in the association when she joined in 1982, and she said she never dreamed it would be possible to one day be the association’s president, one of the highlights of her entire career. “I have had new agents come up to me and tell me they have looked up to me, being Hispanic, and that they became an agent because they wanted to do what I did, which was very humbling,” Debora said. “I really try to encourage new agents



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and help them be successful.” Debora was named REALTOR® of the year in 2012, a great honor to her as the award comes straight from her fellow agents. She is also on the board of directors of CASA and is active with the United Way and Walk With Pride programs.

Helping others achieve the great American dream of homeownership is one aspect of her career that Debora does not take lightly. “The home purchase remains one of the largest single purchase most people make, and I take that very seriously,” she said. “My goal is to make the process as painless as possible and to help buyers and sellers make wise decisions.” The real estate sales industry was named an essential business during the pandemic period, which shows us all the importance of the role a REALTOR® plays in the economy of our state and nation. “I strive to keep up with this changing industry by being knowledge-based and that is why I earn as many designations as possible – not for the accolades, but for the knowledge gained, which helps me provide better service.”

Debora’s faith grounds and guides her, and her family gives her focus and brings her the greatest joy. Debora is a proud “Mimi” to five beautiful grandchildren, Bella, Zaya, Robert, Beau, and Blair. They all live in the Mansfield, Grand Prairie area, so Debora knows that highway well and travels it as often as possible. “I got into this business to have the flexibility to be a good mom and now it is giving me the flexibility to be a grandma that chooses to be present as much as possible,” she said.



Debora’s grandkids



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Donna Fondy is the processor and helps to ensure that their customers are having the best experience possible.

Rowten and his team offer a wide variety of mortgage products including FHA, USDA, VA, jumbo, and conventional loans. Rowten's team welcomes VA loans with their experience and expertise in them. If you are considering a VA loan, call Bob! If you find yourself in need of a wider variety of mortgage options to fit your needs, Bob Rowten's team can help you explore one of their several in-house programs. Sometimes customer's needs don't fit into the typical box but they can find the right fit for you. Dedication to their customers is what makes Bob Rowten and his team successful. Outstanding communication and customer service are at the heart of what they do every day. "Our passion is to win relationships by delivering extraordinary financial solutions through service excellence," says Rowten. "At City Bank, we enjoy a team-based culture. We strive to become the best part of each customer's day. We want to send a message to our customers that says, 'You are the reason I came to work today.'"



"My favorite thing about City Bank is the people," says Jacob Heesch. "We are dedicated to our customers and that is what makes everything work."

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Bob is married to Charlie Rowten, who is the Publisher of *LakeRidge Life* magazine. Bob and Charlie have lived in Lubbock for over 40 years. The couple has three adult children – their son Chris who lives in Lubbock, daughter Laura who lives in Austin, and daughter Brooke who lives in Arizona. Apply online today at www.bobrowten.com.

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BRYAN BOYD

OF FARMERS INSURANCE



Insurance. Everyone needs it, yet not everyone is privy to the ins and outs of what their coverage actually entails. Cue Bryan Boyd with Farmers Insurance.

While Bryan's career in the industry officially began in 2013, he was no stranger to insurance before that. Bryan was raised in the insurance industry by his family, specifically his mother, DeAnn.

In college, Bryan had the opportunity to work with his mother for a couple of years and saw firsthand the impact a good insurance agent can make on a client when they're at their most vulnerable. Now, he is focused on motivating and empowering his own team of insurance rock stars so that they can ensure their clients are given nothing but top-notch service.

► sponsor spotlight

By Lindsey Wells
Photography by Angela Bachmann Photography

Bryan grew up and graduated high school in Sweetwater, Texas. He moved to Lubbock in 2007 to attend Texas Tech University, where he graduated with a degree in Exercise Science. His insurance career was kickstarted in 2013 when he was hired by Washington National. During his five-year tenure there, he specialized in selling, servicing, and building insurance sales teams for supplemental cancer, heart, and accidental policies. In 2019, an opportunity presented itself for Bryan to open his own agency with Farmers Insurance.

Farmers Insurance is a widely known name in the industry. Backed by this national brand, Bryan offers insurance on everything from automobiles, life, business, and everything in between. "If we cannot find a place for a customer's needs within the Farmers line of products, then we find a company that is better for that client," Bryan said. Needless to say, his focus is on client care. Perhaps this is why after only two years in business, Bryan's agency has twice been voted Best Insurance Agency by the Lubbock Avalanche Journal and is currently in the running to win their second Best of the West award from KCBD.

What sets this agency apart from the many other insurance agencies in town is its hands-on approach to client care. "I personally have assisted clients by inspecting roofs and showing up at scenes of car accidents to lend support to my clients," Bryan said. "We also like to provide our clients with services outside of insurance. For instance, our clients call us when they need a referral for new tires, a good landscaping company, or a plumber. We like to offer help in any way we can!"

This innate desire to help others doesn't stop at the agency's front

doors. Bryan Boyd Farmers Agency is constantly looking for ways to help the Lubbock community. They have volunteered with United We Read for two years in a row and have served at the local food bank several times. They've also donated to the Texas Boys Ranch and have helped provide Thanksgiving and Christmas meals to local schools in the past.

Bryan is one of those rare hands-on business owners. With his name on the door, he prefers to have his hand touch everything pertinent to the goings-on of the entire business. "Even though I have a strong team, I like to know how every client is doing," Bryan said.

The agency employs an account manager, McKenzie Ramirez, who has been with Bryan since the company first opened. "McKenzie is amazing at customer service. Her expertise with service, billing, and insurance, in general, allows me to be out of the office marketing and helping clients. I am truly appreciative of her hard work for me, our agency, and our clients," Bryan said.

The most recent addition to the team is Micah Bailey, the agency producer, who focuses on new business and marketing. "In a small company like mine, everybody is expected to come to work focused and with a good attitude. McKenzie and Micah live up to that standard daily," Bryan said.

In 2016, Bryan married the love of his life, Courtney, who has been an Assistant District Attorney with Lubbock Community for eight years. Their son, Brayden, is a rambunctious, fun almost-two-year-old. "I am constantly getting into trouble with Courtney for showing Brayden how he can get into mischief, but it is all in good fun," Bryan said. When they

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Bryan, right, with his team: McKenzie, account manager, left, and Micah, agency producer, middle



Bryan with his wife, Courtney, and their son, Brayden

have some downtime, Bryan and Courtney love visiting local restaurants on the weekends and spending time with friends and family. Bryan is also an avid Batman fan. His collection of Batman trinkets is quite impressive. "I like how Bruce Wayne does not have any supernatural superpowers," Bryan added, "but is more of a self-made hero."

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LOVE YOUR LEADERSHIP

Q & A WITH LUBBOCK ASSOCIATION OF REALTORS® OFFICERS

Each January, a new set of officers for the Lubbock Association of REALTORS® is installed. As the 2021 President, I, Teresa Smith, gathered the Leadership Team, President-Elect Rich Eberhardt, Secretary/Treasurer Donna Sue Clements, and Association Executive Cade Fowler to talk about what we hope the new year will bring and about why being an LAR leader is so important to us.

RP: Why is serving the Association so important? Why do you serve?

Teresa, Rich, and Donna Sue (in unison): Someone asked!

Rich: That's what got me started many years ago. I was asked by leadership at that time to serve on the Board of Directors. I was at a point in my business that I could give back and I quickly realized that I needed to do this to give back to my Association.

Teresa: I agree. Past President Coby Crump told me it was important to get involved and suggested I join a committee. I started out on the programs and luncheons committee and was asked to chair the committee. Now I am the 2021 LAR President! Like past leaders I know this team is dedicated to a mission of servant leadership. It's also a great way to get to know other agents and form bonds as you serve LAR.

Donna Sue: It seems to be a theme. Someone in previous leadership also guided me to apply for the Texas REALTORS® Leadership Program. This training truly teaches the importance of becoming a leader in the Association.

RP: What do you hope to accomplish in 2021?

Cade: Moving into our new building and completing our new training facility. The



From left, Rich Eberhardt, Teresa Smith, Donna Sue Clements, and Cade Fowler

office building is almost move-in ready. Of course, we have a few adjustments to make to accommodate key service. Conversely, the training facility is an empty shell. The Board of Directors appointed a Construction Task Force that has spent many hours on the design and planning. We are hoping for completion by May.

Teresa: A construction task force was assembled last year. This group is making decisions and working tirelessly to review bids and materials so that members can have a first-class education and event building.

Rich: The task force is also dedicated to following the budget and the direction that membership voted on in 2019. Years of planning and budgeting by previous leaders have put us in a strong financial position and we want to be very respectful of our decisions to honor all of them.

RP: What do you see as the biggest challenges for the year?

Cade: Completing the training facility while meeting the day-to-day obligations of the Association. It will be a few months of juggling all the tasks, but the end product will be worth it. Another ongoing challenge is engaging our ever-growing membership and providing relevant benefits that make our members' jobs easier without additional cost.

Donna Sue: We are also embarking on a new venture as we begin to offer lease

space in the office building. These leases will provide non-dues income, a longtime goal of our Association.

Rich and Teresa: Last year, Leadership made a promise to members not to increase dues because of this purchase. That promise hasn't changed, so it's both challenging and exciting to watch this revenue stream gain momentum.

RP: How do the Lubbock Association of REALTORS® fit into the grand scheme of things with Texas REALTORS® and the National Association of REALTORS®? Do they make much of a difference in the average REALTORS®' day to day activities?

Cade: That's a great question. Many of our members often may not be aware of the work being done at the state and national level. Every local association is required to execute the rules and regulations implemented by NAR. Fair housing is an issue that NAR has partnered with HUD to overcome. NAR has a campaign to support fair housing and educate REALTORS® about this important issue. You'll see LAR working to promote awareness of the need for fair housing and to offer education about these practices as agents deal with clients.

Teresa: I want to bring a local focus to Fair Housing and to the changes in the Code of Ethics. As a former educator, the greatest benefit we can offer is to educate our members and keep them apprised of the ever-changing horizon of real estate.

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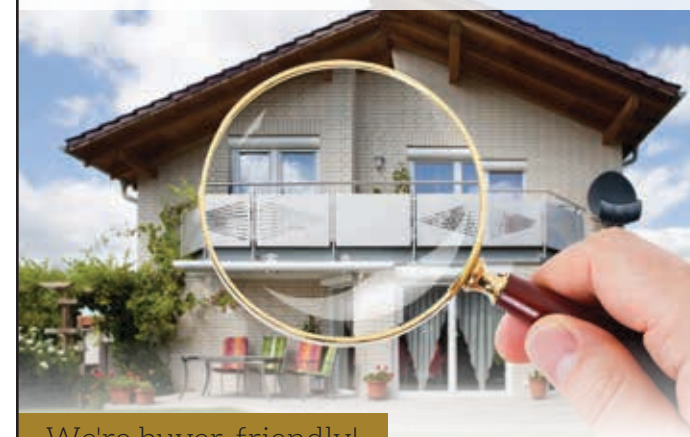
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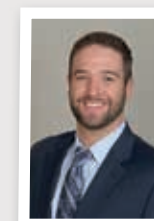


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